

2014 BENEFITS RATES

Effective January 1, 2014 - December 31, 2014

Monthly State Contribution \$806

Note: All eligible employees must be enrolled in the **CORE PLAN** which includes medical (Choice or Classic plan), dental (Basic or Premium), and basic life coverage as a package or must waive all coverage.

	Medical Rates	
	Capitol	Classic
Employee Only	\$ 717	\$ 756
Employee & Spouse	\$ 926	\$ 967
Employee & Children	\$ 809	\$ 849
Employee & Family	\$ 981	\$ 1023
Joint Core	\$ 755	\$ 793

Medical rates include the prescription drug plan URx.

	Dental Basic	Dental Premium	Vision Hardware
Employee Only	\$ 17.50	\$ 35.00	\$ 5.76
Employee & Spouse	\$ 27.00	\$ 53.50	\$ 10.86
Employee & Children	\$ 26.00	\$ 52.00	\$ 11.42
Employee & Family	\$ 30.00	\$ 60.00	\$ 16.76
Joint Core	\$ 20.50	\$ 41.00	N/A

LIFE INSURANCE RATES

Plan A – Basic Life (\$14,000)	\$1.90
Plan B – Dependent Life	\$0.52
Plan C – Optional Employee Life.....	**
Plan D – Optional Spouse Life	**
Plan E – Accidental Death & Dismemberment (Employee only)	\$0.020/\$1,000
Plan E – Accidental Death & Dismemberment (with dependents)	\$0.030/\$1,000
LTD – Long Term Disability	\$ 9.90

****Plans C & D** are based on the employee's age (as of the last day of the month)
at the following monthly rates per \$1,000 coverage:

Under 30 . . . \$.025	Under 35 . . . \$.042	Under 40 . . . \$.067
Under 45 . . . \$.084	Under 50 . . . \$.126	Under 55 . . . \$.193
Under 60 . . . \$.361	Under 65 . . . \$.554	65 & Older . . \$.823

Note: The life plans offered are **Term Life** plans. They **do not** accrue any cash value. A member is eligible to carry all life plans until termination or retirement. At termination, no life plans may be continued through COBRA. At retirement, only Plan A – Basic Life can be continued, until age 65 or Medicare eligible. However, conversion to a higher cost individual plan is available if requested at the time life coverage terminates.